Application No. 09/985,841 Amendment dated March 1, 2006 Reply to Office Action of October 18, 2005

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 - 7 (canceled)

Claim 8 (original) A method of managing customer accounts online comprising: providing customer account access to a customer;

providing association account access to an association of customers, wherein the association account access allows the association to access all or part of the accounts of customers who are members of the association, and wherein the customer account access allows the customer to access all or part of the accounts of associations to which the customer belongs.

Claim 9 (original) The method of claim 8, wherein the customer is provided account access using a customer code.

Claim 10 (original) The method of claim 8, wherein the customer's access to the association accounts comprises pricing schemes that are dependent upon a customer's membership in an association.